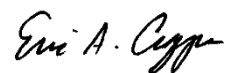


**Insurance Emergency Response Order**  
**Coronavirus Public Health Emergency**  
**Supplemental Order Regarding Continuation of Group Health Coverage**

By proclamation issued March 12, 2020, Governor Janet T. Mills declared that the anticipated impact of COVID-19 in this State has created a state of insurance emergency as defined in 24-A M.R.S. § 471. She has authorized and directed the Superintendent of Insurance, for the duration of that state of emergency, to exercise the emergency powers conferred by Sections 471 through 479 of the Insurance Code as necessary to protect the interests of health insurers, insureds, beneficiaries, or the public. Therefore, shortly after the Governor's proclamation and pursuant to 24-A M.R.S. § 478 and Bureau of Insurance Rule 765, Section 5, I ordered, effective immediately, certain emergency measures for all carriers offering health plans subject to the Maine Health Plan Improvement Act, as defined at 24-A M.R.S. § 4301-A(7). Today, I hereby order the following additional emergency measure until further notice, for all such carriers:

**Continuation of Group Health Coverage:** Many workers are experiencing layoffs, furloughs, and other employment disruptions at this time. This could jeopardize their group health coverage status in many cases if the terms of the insurance policy are strictly enforced. Employers who offer to keep these employees and their dependents on the employer's plan while employment is interrupted should not be prevented from providing this assistance. Therefore, to avoid the risk that people might lose their health benefits coverage when the need is greatest, I am ordering carriers, when requested by an employer, to suspend the application of any group health plan contract provision that terminates coverage when an eligible employee is no longer actively employed by the group policyholder, provided that the employer's offer of continued coverage is made to all affected employees on a nondiscriminatory basis.

March 27, 2020



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Eric A. Cioppa  
Superintendent of Insurance